

Information to identify the case:					
Debtor 1	Todd A. Martin			Social Security number or ITIN	xxx-xx-3685
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 18-20699-GLT					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd A. Martin

9/14/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Todd A. Martin
Debtor

Case No. 18-20699-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 14, 2021

User: dpas
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db	#+ Todd A. Martin, 3073 Sebolt Road, South Park, PA 15129-9556
14876445	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14876436	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14780928	+ Jaffe and Asher LLP, c/o Amy Doyle Esquire, 11 East Market Street Suite 102, York, PA 17401-1263
14780930	+ MRS, Re: Chase Bank USA N.A., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14876442	+ Nordstrom, Inc., Jefferson Capita l Systems LLC Assignee, Po Box 7999, Saint Cloud M n 56302- 56302-7999
14876438	+ Township of South Park & South Park SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 15 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2021 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 15 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2021 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: HY11.COM	Sep 15 2021 03:38:00	Hyundai Lease Titling Trust, P.O. Box 20829, Fountain Valley, CA 92728-0829
14876446	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 14 2021 23:37:00	Aspire/atlandicus, PO Box 105555, Atlanta, GA 30348-5555
14780917	+ EDI: BANKAMER.COM	Sep 15 2021 03:38:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14876447	+ EDI: TSYS2.COM	Sep 15 2021 03:38:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14780918	+ EDI: TSYS2.COM	Sep 15 2021 03:38:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14780919	+ EDI: CITICORP.COM	Sep 15 2021 03:38:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14856073	+ EDI: AIS.COM	Sep 15 2021 03:38:00	CAPITAL ONE BANK (USA), N.A., CABELA'S CLUB VISA, by American Infosource as agent,

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			4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14780920	+ EDI: CAPITALONE.COM	Sep 15 2021 03:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14780922	+ EDI: CITICORP.COM	Sep 15 2021 03:38:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14780923	+ EDI: CITICORP.COM	Sep 15 2021 03:38:00	Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
14780924	+ EDI: CITICORP.COM	Sep 15 2021 03:38:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14780925	+ EDI: WFNNB.COM	Sep 15 2021 03:38:00	Comenity Bank/Restoration Hardware, Po Box 182125, Columbus, OH 43218-2125
14780926	+ EDI: WFNNB.COM	Sep 15 2021 03:38:00	Comenity Bank/Sportsmans Guide, Po Box 182125, Columbus, OH 43218-2125
14867072	+ EDI: WFNNB.COM	Sep 15 2021 03:38:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14856407	EDI: CRFRSTNA.COM	Sep 15 2021 03:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14780927	+ EDI: CRFRSTNA.COM	Sep 15 2021 03:38:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14780921	EDI: JPMORGANCHASE	Sep 15 2021 03:38:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14876448	EDI: JPMORGANCHASE	Sep 15 2021 03:38:00	Chase Card Services, Correspondence Dept., PO Box 15298, Wilmington, DE 19850
14876441	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2021 23:45:16	LVNV Funding, LLC its successors and, assigns as assignee o f Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14867143	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2021 23:45:09	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14866713	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2021 23:45:09	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14780929	+ Email/Text: bk@lendingclub.com	Sep 14 2021 23:37:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14876444	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2021 23:37:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14782670	+ EDI: RECOVERYCORP.COM	Sep 15 2021 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14866837	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2021 23:45:04	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14780931	+ EDI: RMSC.COM	Sep 15 2021 03:38:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14876439	+ EDI: PRA.COM	Sep 15 2021 03:38:00	Portfolio Recovery Associate s, LLC, POB 12914, Norfolk VA 23541-0914

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14863773	EDI: Q3G.COM	Sep 15 2021 03:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14866161	EDI: Q3G.COM	Sep 15 2021 03:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14876440	EDI: Q3G.COM	Sep 15 2021 03:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC; Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14862387	EDI: Q3G.COM	Sep 15 2021 03:38:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14834255	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 14 2021 23:37:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14921120	+ Email/Text: bncmail@w-legal.com	Sep 14 2021 23:37:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14780933	+ EDI: RMSC.COM	Sep 15 2021 03:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14780934	+ EDI: RMSC.COM	Sep 15 2021 03:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14876443	+ Email/Text: bncmail@w-legal.com	Sep 14 2021 23:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, ST E 400, SEATTLE, WA 98121-3132
14876437	EDI: USBANKARS.COM	Sep 15 2021 03:38:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14780935	+ EDI: CAPITALONE.COM	Sep 15 2021 03:38:00	Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
14780932		Quicken Loans
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dpas

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Todd A. Martin keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Bryan P. Keenan	on behalf of Debtor Katrina B. Martin keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor Township of South Park/South Park School District jhunt@grblaw.com cnoroski@grblaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Hyundai Lease Titling Trust ecfmail@mortoncraig.com mhazlett@mortoncraig.com; mortoncraigeef@gmail.com

TOTAL: 10